

Information to identify the case:			
Debtor 1	Teresa De Reyes		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court		District of Utah	
Case number: 22-21578 RKM		Date case filed for chapter 13: 5/2/22	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>). Case status information is available at no charge through "Simple Case Lookup" on the court's website (www.utb.uscourts.gov) or by calling the Voice Case Information System (VCIS) at 1-866-222-8029.

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Teresa De Reyes	
2. All other names used in the last 8 years	aka Teresa Alejandre De Reyes, fka Teresa Alejandre Castillo	
3. Address	1428 W 1650 N Apt 1102 Layton, UT 84041-5509	
4. Debtor's attorney Name and address	Aaron A. Nilsen Utah Bankruptcy, Lc 1140 36th Street Suite 205 Ogden, UT 84403-2095	Contact phone 801-605-3880 Email: aaron@utahbk.com
5. Bankruptcy trustee Name and address	Lon Jenkins tr 405 South Main Street Suite 600 Salt Lake City, UT 84111	Contact phone (801) 596-2884 Email: utahtrusteemail@ch13ut.org
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	United States Bankruptcy Court District of Utah 350 South Main #301 Salt Lake City, UT 84101 Clerk of Court: David A. Sime	Hours open: 8:00 AM to 4:30 PM, Monday – Friday Contact phone: (801) 524-6687 Website: www.utb.uscourts.gov

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. All individual debtor(s) must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	Meeting to be held on: Jun. 9, 2022 at 12:00 PM Location: Federal Building, 324 25th Street, Room 1407, Ogden, UT 84401 (See Attached Notice for Instructions)
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none">• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: 8/8/22 Filing deadline: 7/11/22 Filing deadline: 10/31/22
Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		
9. Filing of plan and confirmation hearing on docket Objections to Confirmation	The debtor has filed a plan. The hearing on confirmation will be held on: 7/21/22 at 10:00 AM Location: Dial: (636) 651-3182 Ten Min Before Hrg, Access Code: 9671833#, RKM Teleconference Line Objections to confirmation must be filed and served no later than 7 days before the date set for confirmation. If there are no timely filed objections to confirmation pending or if all objections to confirmation are resolved by a court order or a stipulation signed by the debtor, the trustee and the objecting party, a plan may be confirmed without objection, and the hearing stricken.	Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	

NOTICE – PLEASE READ

In an effort to contain the spread of COVID–19, effective immediately and until further notice, all Chapter 13 11 U.S.C. § 341 Meetings will be conducted remotely via ZOOM. Debtors, counsel, creditors, and parties in interest SHOULD NOT APPEAR IN PERSON. Additional information is available at www.ch13ut.org.

To Debtors

In order for your § 341 Meeting to be conducted by Video Participation, you must do the following:

1. You and your attorney (if you have one) must fully complete the Zoom Videoconference Form ("Videoconference Form") found at www.ch13ut.org. The Videoconference Form should be uploaded via secure ShareFile to the Trustee's office no later than 7 days before your scheduled § 341 Meeting. In the case of joint debtors, each debtor must sign the Videoconference Form. In addition, you must attach to your returned Videoconference Form a copy of the documents stated in the Videoconference Form that you and your attorney used to verify your identification and social security number.
2. As part of your Video Participation, you or your attorney (if you have one) will be responsible for providing adequate hardware and software necessary to establish and maintain an approved connection for the § 341 Meeting. The device you use must have a camera and a microphone. You must also provide any information, including a current email address, requested by the Trustee necessary to establish and maintain the Zoom connection. Approximately 2 days before your scheduled § 341 Meeting, the Trustee's Office will send you and your attorney a link to your Zoom § 341 Meeting which you should use to join your § 341 Meeting at the scheduled time. Also, when your § 341 Meeting is conducted, you must be in a location which is free from excessive noise or disruption which would impede or interrupt your meeting of creditors or would prevent the creation of a record of the meeting. If any of these requirements are not satisfied, the Trustee or his representative may continue the meeting to a mutually convenient time for parties in attendance.
3. You must bring to the § 341 Meetings the documents used to verify your identification and social security number on the Videoconferencing Form. You may be asked to display them for the camera.

If you have any questions or concerns about appearing via videoconference, please contact your attorney (if you have one). Otherwise, please contact the Trustee's Office by using the Contact Form located at www.ch13ut.org or via email at utahtrusteeemail@ch13ut.org.

To Creditors

If you are a creditor and would like to appear at the § 341 Meeting, please contact the Trustee's Office by using the Contact Form located at www.ch13ut.org or via email at utahtrusteeemail@ch13ut.org.

In re:
Teresa De Reyes
Debtor

Case No. 22-21578-RKM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 1088-2
Date Rcvd: May 11, 2022

User: admin
Form ID: 3091

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Total Noticed: 63

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 13, 2022:

Recip ID	Recipient Name and Address
db	Teresa De Reyes, 1428 W 1650 N, Apt 1102, Layton, UT 84041-5509
12020929	Davis District Court, 800 W State St, Farmington, UT 84025-4427
12020930	EM Phys Integrated Care (EPIC), PO Box 96398, Oklahoma City, OK 73143-6398
12020932	EPIC Emerg Phys Integrated, 333 N 300 W, Salt Lake City, UT 84103-1215
12020938	Gentry Fin, 25331 1h 10 W, San Antonio, TX 78201
12020939	Gentry Financial Group, LLC, Attn: Bankruptcy, 4297 Kinsey Dr, Tyler, TX 75703-1004
12020940	Gentry Financial/Royal Mgmnt, 4297 Kinsey Dr, Tyler, TX 75703-1004
12020943	+ Intermountain Healthcare, 36 S State St, Salt Lake City, UT 84111-1633
12020945	Layton City Corp/Fire Ambulance, 437 Wasatch Dr, Layton, UT 84041-3254
12020952	Ogden City Ambulance, 2186 Lincoln Ave, Ogden, UT 84401-1343
12020953	Ogden Clinic, 4650 Harrison Blvd, Ogden, UT 84403-4303
12020955	OneMain Financial Services, Inc., CT Corporation System, 1108 E South Union Ave, Midvale, UT 84047-2904
12020957	Prestige Financial Svc, Attn: Bankruptcy, 351 W Opportunity Way, Draper, UT 84020-1399
12020959	Rent a Center, 345 36th St, South Ogden, UT 84405-1623
12020960	Second District Court, Farmington, 800 W State St, Farmington, UT 84025-4427
12020966	+ Tanner Clinic, 2121 N 1700 W, Layton, UT 84041-1185
12020969	Utah County Constables Office, Constable Michael W Erickson, 1220 N 500 W # 201, Lehi, UT 84043-1107
12020970	Utah Imaging Associates Inc, 1433 N 1075 W # 104, Farmington, UT 84025-2746
12020972	West Jordan District Court, State of UT, 8080 S Redwood Rd, West Jordan, UT 84088-4644

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: aaron@utahbk.com	May 11 2022 23:36:00	Aaron A. Nilsen, Utah Bankruptcy, Lc, 1140 36th Street, Suite 205, Ogden, UT 84403-2095
tr	+ Email/Text: bnc@ch13ut.org	May 11 2022 23:37:00	Lon Jenkins tr, 405 South Main Street, Suite 600, Salt Lake City, UT 84111-3408
12020918	+ EDI: CINGMIDLAND.COM	May 12 2022 03:28:00	AT&T Mobility LLC, One AT&T Way 3A104, Bedminster, NJ 07921-2694
12020913	Email/Text: bankruptcynotices@aarons.com	May 11 2022 23:37:00	Aaron's, Inc., 400 Galleria Pkwy SE Ste 300, Atlanta, GA 30339-3182
12020914	Email/Text: e-bankruptcy@americafirst.com	May 11 2022 23:37:00	Amer 1STVS, Attn: Bankruptcy, PO Box 9199, Ogden, UT 84409-0199
12020915	Email/Text: e-bankruptcy@americafirst.com	May 11 2022 23:37:00	Amer Fst Cu, PO Box 9199, Ogden, UT 84409-0199
12020916	Email/Text: e-bankruptcy@americafirst.com	May 11 2022 23:37:00	America First Credit U, PO Box 9199, Ogden, UT 84409-0199
12020917	Email/Text: e-bankruptcy@americafirst.com		

District/off: 1088-2

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		May 11 2022 23:37:00	American First Credit Union, Attn: Bankruptcy, PO Box 9199, Ogden, UT 84409-0199
12020920	Email/Text: banko@bonncoll.com	May 11 2022 23:37:00	Bonneville Billing & Collection, PO Box 150621, Ogden, UT 84415-0621
12020922	EDI: CAPITALONE.COM	May 12 2022 03:28:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
12020921	EDI: CAPITALONE.COM	May 12 2022 03:28:00	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
12020923	EDI: WFNNB.COM	May 12 2022 03:28:00	Comenity Bk/Ulta, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
12020924	EDI: WFNNB.COM	May 12 2022 03:28:00	Comenitycb/ulta, PO Box 182120, Columbus, OH 43218-2120
12020925	Email/Text: ebnotifications@creditacceptance.com	May 11 2022 23:36:00	Credit Acceptance, Attn: Bankruptcy, 25505 W 12 Mile Rd Ste 3000, Southfield, MI 48034-8331
12020926	Email/Text: ebnotifications@creditacceptance.com	May 11 2022 23:36:00	Credit Acceptance Corp, PO Box 5070, Southfield, MI 48086-5070
12020927	Email/PDF: creditonebknotifications@resurgent.com	May 11 2022 23:42:40	Credit One Bank, Attn: Bankruptcy Department, PO Box 98873, Las Vegas, NV 89193-8873
12020928	Email/PDF: creditonebknotifications@resurgent.com	May 11 2022 23:42:57	Credit One Bank NA, PO Box 98872, Las Vegas, NV 89193-8872
12020930	^ MEBN	May 11 2022 23:34:25	EM Phys Integrated Care (EPIC), PO Box 96398, Oklahoma City, OK 73143-6398
12020931	Email/Text: bknotice@ercbpo.com	May 11 2022 23:37:00	Enhanced Recovery Co L, PO Box 57547, Jacksonville, FL 32241-7547
12020933	Email/Text: bankruptcy@expressrecovery.com	May 11 2022 23:37:00	Express Recovery Services, PO Box 26415, Salt Lake City, UT 84126-0415
12020934	Email/Text: bankruptcy@expressrecovery.com	May 11 2022 23:37:00	Express Recovery Services, 2790 Decker Lake Dr, Salt Lake City, UT 84119-2057
12020935	Email/Text: bankruptcy@expressrecovery.com	May 11 2022 23:37:00	Express Recovery Svcs, PO Box 26415, Salt Lake City, UT 84126-0415
12020936	EDI: AMINFOFP.COM	May 12 2022 03:28:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
12020937	EDI: AMINFOFP.COM	May 12 2022 03:28:00	First Premier Bank, Attn: Bankruptcy, PO Box 5524, Sioux Falls, SD 57117-5524
12020941	EDI: AGFINANCE.COM	May 12 2022 03:28:00	Household Finance Co/Onemain Financial, Attn: Bankruptcy, PO Box 3251, Evansville, IN 47731-3251
12020942	EDI: IIC9.COM	May 12 2022 03:28:00	I.C. System, Inc, PO Box 64378, Saint Paul, MN 55164-0378
12020944	EDI: IRS.COM	May 12 2022 03:28:00	Internal Revenue Service, PO Box 7346, Centralized Insolvency Operation, Philadelphia, PA 19101-7346
12020946	Email/Text: bankruptcy@marinerfinance.com	May 11 2022 23:37:00	Mariner Finance, Attn: Bankruptcy, 8211 Town Center Dr, Nottingham, MD 21236-5904
12020947	Email/Text: bankruptcy@marinerfinance.com	May 11 2022 23:37:00	Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
12020948	+ Email/Text: bankruptcydpt@mcmcg.com	May 11 2022 23:37:00	Midland Credit Management Inc, 350 Camino de la Reina Ste 100, San Diego, CA 92108-3007
12020949	Email/Text: wendy@mountainlandcollections.com	May 11 2022 23:37:00	Mountain Land Collection, Inc, PO Box 1280, American Fork, UT 84003-6280
12020950	Email/Text: wendy@mountainlandcollections.com	May 11 2022 23:37:00	Mountain Land Collections, Inc., PO Box 1280,

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12020951	+ Email/Text: bkclerk@north-american-recovery.com	May 11 2022 23:37:00	American Fork, UT 84003-6280 NAR Inc, Suite 140 1600 West 2200 South, West Valley City, UT 84119-7240
12020954	EDI: AGFINANCE.COM	May 12 2022 03:28:00	Onemain, PO Box 1010, Evansville, IN 47706-1010
12020957	^ MEBN	May 11 2022 23:35:29	Prestige Financial Svc, Attn: Bankruptcy, 351 W Opportunity Way, Draper, UT 84020-1399
12020956	Email/Text: bankruptcy@gopfs.com	May 11 2022 23:37:00	Prestige Financial Svc, 1420 S 500 W, Salt Lake City, UT 84115-5149
12020958	Email/Text: ecfbankruptcy@progleasing.com	May 11 2022 23:37:00	Progressive Leasing, 256 W Data Dr, Draper, UT 84020-2315
12020961	EDI: AISSPRINT	May 12 2022 03:28:00	Sprint Wireless, 6200 Sprint Pkwy, Overland Park, KS 66251-6117
12020962	EDI: RMSC.COM	May 12 2022 03:28:00	Syncb/Care Credit, C/o, PO Box 965036, Orlando, FL 32896-5036
12020963	EDI: RMSC.COM	May 12 2022 03:28:00	Syncb/tjx Cos, PO Box 965015, Orlando, FL 32896-5015
12021735	+ EDI: RMSC.COM	May 12 2022 03:28:00	Synchrony Bank, Care of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
12020964	EDI: RMSC.COM	May 12 2022 03:28:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, PO Box 965064, Orlando, FL 32896-5064
12020965	EDI: RMSC.COM	May 12 2022 03:28:00	Synchrony Bank/Tjx, Attn: Bankruptcy, PO Box 965064, Orlando, FL 32896-5064
12020967	Email/Text: bknotices@lac77.com	May 11 2022 23:37:00	Titanium Funds LLC, 1265 S State St, Clearfield, UT 84015-1602
12020968	Email/Text: bknotices@lac77.com	May 11 2022 23:37:00	Titanium Funds, LLC, Attn: Bankruptcy, 3081 S State St Fl 2, South Salt Lake, UT 84115-3832
12020971	+ EDI: UTAHTAXCOMM.COM	May 12 2022 03:28:00	Utah State Tax Commission, 210 North 1950 West Attn Bankruptcy Unit, Salt Lake City, UT 84134-0001

TOTAL: 46

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
12020919	##	Bk Billing, 11075 S State St Ste 5B, Sandy, UT 84070-5153

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 13, 2022

Signature: /s/Gustava Winters

District/off: 1088-2

User: admin

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 2, 2022 at the address(es) listed below:

Name	Email Address
Aaron A. Nilsen	on behalf of Debtor Teresa De Reyes aaron@utahbk.com cindy@utahbk.com;janet@utahbk.com;G4173@notify.cincompass.com;evelyn@utahbk.com;grady@utahbk.com;andrea@utahbk.com
Lon Jenkins tr	ecfmail@ch13ut.org lneebling@ch13ut.org
United States Trustee	USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 3